

# Consumer Highlights

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From time to time we all have trouble remembering where we put something or recalling the name of someone we just met. But forgetfulness that is merely frustrating to a younger person can be very upsetting to an older person, who may worry that it's a sign of a health problem.

It's reassuring to know that only about 5% of the people over 65 suffer from a serious memory disorder. Forgetfulness in older people is more likely to be the result of taking medications such as sedatives or blood pressure drugs.

Tension, stress, depression and alcohol abuse can also affect memory—no matter how old you are.

#### **Why is Memory Loss Selective?**

Why is it that an old person can remember an incident that took place 50 years ago but forget what she ate for dinner last night? One theory is that, with age, the brain produces fewer neurotransmitters; thus, the process of storing and retrieving information is slowed down. Memory experts also suggest that early memories are stronger because they've been around longer;

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recent stimuli have to compete for the space with a lifetime of data.

**How Memory Techniques Can Help.** Researchers on how the brain works offer some helpful strategies for strengthening memory.

**You Have to Want to Remember.** Registering information requires an interest in the information and a willingness to focus attention on it. If you want to remember something that is happening or what someone is saying tell yourself "this is important, I want to remember."

**Sensory Clues Will Help.** Take account of your surroundings. Use all of your senses. Note a new person's distinctive facial features, voice and handshake—even how they smell.

**Put it in Writing.** As you think of things to do, write yourself a note and tack these reminders in conspicuous places.

**Organization is Helpful.** Keep the things you need in the same place all of the time (keys, glasses, etc.)

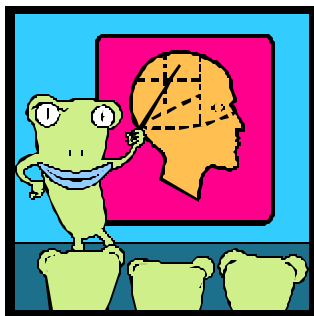
**Mental Activity Daily.** Encourage older friends or relatives to think of their brain as a muscle that needs exercise. Encourage them to listen closely, take classes, work crossword puzzles and practice memory exercises.

Home Economics Notes  
April 2003



## Can Diet Benefit Brain?

**The type of fat you eat may affect your risk of Alzheimer's disease,** suggests results from the Chicago Health and Aging Project. In a study of 815 older adults who were initially Alzheimer's-free, those who ate the most saturated fat were more than twice as likely to develop the disease over four years as those who ate the least. A high intake of trans fats was even more predictive. In contrast, all vegetable fats were protective to varying degrees. The biological mechanism may have to do with fat's impact on amyloid-B peptide deposits in the brain.



## High blood levels of homocysteine may be an early marker of cognitive impairment.

So suggest Italian researchers, who grouped 650 healthy older adults according to results of a cognitive functioning test. Compared to those with the best test scores, those with the lowest scores were nearly four times more likely to have mildly elevated blood homocysteine. Low intake of folate and vitamin B12 may contribute to high homocysteine levels.

Environmental Nutrition  
May 2003



## Financial Records: File or Shred?

Debit card receipts, ATM receipts, credit card bills, bank statements and canceled checks all document where your money goes. Some of us keep these pieces of paper indefinitely because you just never know when you may need them but hanging on to all of these records forever is not necessary. Consider the following:

**Canceled checks.** Checks that have no tax or other long-term purpose can be destroyed after a year. File those that support tax returns, such as charitable contributions or tax payments, and keep them for at least seven years, (long enough to cover the six-year period that starts when you file your tax return for the year the check was written.) File and keep indefinitely any cancelled checks and related receipts or documents for a home purchase or sale, renovations or other improvements to property you own, and non-deductible contributions to an IRA.

**ATM, deposit, credit card and debit card receipts.** Save them until the transaction appears on your statement and you have verified the accuracy of the information.

**Credit card and bank account statements.** Save those with no tax or other long-term significance for about a year, but file and keep the rest for up to seven years. If you get a detailed annual statement, keep that and shred the corresponding monthly statements.

**Credit card contract and other loan agreements.** Keep for as long as the account is active, in case you have a dispute with your lender over the terms of your contract.

**Documentation of your purchase or sale of stocks, bonds and other investments.** Retain these while you own the investment and then seven years after that. It is recommended

that these documents be kept in a safe deposit box.

When cleaning out your files, be sure to shred, not just discard, any documents with your Social Security number, bank account number, credit card number or other personal information to avoid the possibility of someone stealing your identity or accessing your accounts.

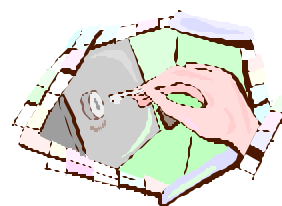
Family and Consumer Sciences  
Hotline - May 2003



## Money Management TIPS for Families: A Safe Deposit Box

Now that you have a work space, it's time to master paper control. Let's begin with documents and items that are hard to replace. Metal files or boxes are not adequate. They are not fireproof, flood-proof or people-proof. A safe deposit box is safer. Banks and savings and loan associations rent several sizes. None can be opened by an employee. The box can be opened only when both your key and a different key from the bank are used. If you lose your key, the lock must be sawed in half for entry.

The following items belong in a safe deposit box. Put a check by each item when you have placed it in a safe deposit box.



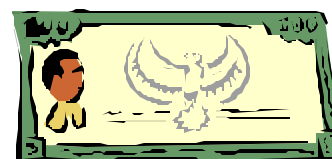
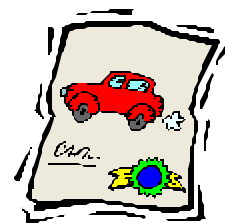
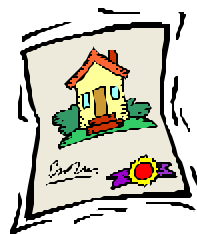
- \_\_\_\_\_ 1. Birth certificates, marriage certificate and death certificates. If you do not have these, contact the State Office of Vital Statistics at (904) 359-6900, Ext. 9000, State Office of Vital Statistics ATTN: Customer Services, PO Box 210, Jacksonville FL 32231-0042; or [www.doh.State.FI.US/planning\\_eval/vital\\_statistics/](http://www.doh.State.FI.US/planning_eval/vital_statistics/).
- \_\_\_\_\_ 2. Military service records. Discharge papers are needed to qualify for many veteran's benefits. Have papers recorded by the Clerk of the Circuit Court in your county.
- \_\_\_\_\_ 3. Citizenship papers.
- \_\_\_\_\_ 4. Abstracts of titles and deeds, including burial lot deed.
- \_\_\_\_\_ 5. Wills. Place copies of the wills and a note indicating the locations of the original signed wills. Remember you sign only the original will, no copies. If you don't have a will, think seriously about having one made. Obtain from me a copy of Estate Planning: Your Will.
- \_\_\_\_\_ 6. Evidences of your debts. Keep evidence for at least 10 years after the debt has been paid.
- \_\_\_\_\_ 7. Evidence of what others owe you.
- \_\_\_\_\_ 8. Automobile titles and other vehicle titles.
- \_\_\_\_\_ 9. U.S. savings bonds.
- \_\_\_\_\_ 10. Stock and bond certificates. It is advisable to attach purchase records to certificates.

- \_\_\_\_\_ 11. Patents and copyrights.
- \_\_\_\_\_ 12. Household and other inventories. An inventory is helpful for insurance claims in case of fire, theft or flood. A written list is best, but photographs of each room in the house can be a good substitute. Include photographs of all valuable items, such as antiques, paintings, jewelry, etc.
- \_\_\_\_\_ 13. List of financial advisers (lawyer, banker, employee benefits, insurance agents, stockbroker, etc.). Make a copy to keep in your home file.
- \_\_\_\_\_ 14. List of important items in the home file.
- \_\_\_\_\_ 15. Net worth statement.

Locate all these items and put them in your box.

That takes care of those papers, but what about insurance policies, tax returns, guarantees? What should you keep and for how long? That's next month's topic.

Money Management Newsletter  
June 2003



## Keep Hardwood Floors Bright and Shiny

Regular cleaning is essential for the longevity and beauty of hardwood floors. Floors should be dusted, vacuumed or swept to remove the dirt, dust and grit that scratches and dulls the finish. Electrostatic cloths or pre-moistened disposable cleaning cloths trap the dust and dirt, and can then be tossed away. Wood floors may be waxed, oiled or treated with a polyurethane finish. Be sure to choose a floor care product that's recommended for the floor's finish.

Prevention is also important, declares The Soap and Detergent Association. Place throw rugs at entryways to cut down on dirt tracked in from the outside. Secure self-adhesive pads to the bottom of chair and table legs to minimize scratching. Clip pets' claws regularly. Those sharp nails can do surprising damage. When cleaning heavy appliances, lay a piece of plywood on the floor to protect the surface, then slide the appliance over it. This distributes the weight over a larger area and prevents dents and indentations.

Cleanliness Facts  
May/June 2003

## Gardener's Corner

Summer is upon us and with it comes changes in the lawn and landscape. A Gulf Coast summer is unique and gardening practices should be modified to compensate for our harshest of seasons.

This is normally our wettest season with about half of our total 70 inch annual rainfall occurring during this hottest time of the year. The humidity varies from high to sauna-like.

With that said, there are many things to do in the landscape and garden, just throttle the energy level back a notch. The heat and humidity will take a toll if you don't.

Gardening jobs should be done during the cooler times of the day. The following advice has been given hundreds of time before, but humor me:

- ? Drink plenty of fluids.
- ? Apply sunscreen to the skin.
- ? Wear a hat and cover sensitive areas with clothing.
- ? Don't work to exhaustion – put it off until rested.

### June Tips

! Remove old flower spikes from crape myrtles as soon as they fade, and before producing seed. Clip each stem just below the old flower cluster. This practice helps to encourage repeated bloom all summer.

! Sidedress the vegetable garden using 15-0-15, 15-0-14 or similar fertilizer. Apply the fertilizer to the soil in a light band (1 to 1½ pounds per 100 feet of row) at the edge of the plants' canopy. Water thoroughly to activate the fertilizer.

! Fertilize annual flower beds with a soluble or granular fertilizer. Follow label recommendations.

! This is the best time of year for rooting cuttings from shrubs. Take 4 to 6 inch terminal cuttings early in the morning. Root them in moist sand or a well drained potting mixture.

! Watch for and control lawn pests including: spittle bugs in centipedegrass, chinch bugs in St. Augustine, sod webworm in all grasses.

Control blights and rots of tomato by regular fungicide applications. Use Maneb or Mancozeb plus basic copper fungicide. Follow the manufacturer's label recommendations.

### **New Panhandle Butterfly House Now Open**

Make plans to see the Butterfly House this summer. The old one has been torn down and this new structure, with all of its features, will be worth the trip.

Located on Hwy. 98, next door to the Navarre Bridge, the new facility has a visitor's center, display gardens and butterflies in various stages of development. It is one of two butterfly houses in the nation that features native butterflies only.

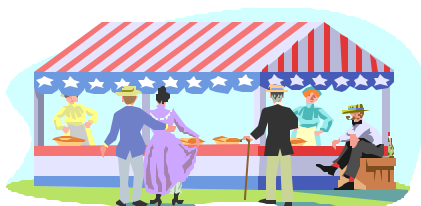
This is one of our major Master Gardener projects and these volunteers have donated hundreds of hours to make this facility possible.

The old house received over 12,000 visitors from 47 countries last year. This year promises to be even better!

### **Attend the Navarre Fun Fest**

The Navarre Fun Fest is scheduled for June 28 & 29. This will be a fun and educational experience located in a beautiful coastal setting.

Master Gardeners will have a space and will provide gardening advice and publications. Those who served at the Fun Fest last year won the University of Florida's State Extension Awareness Award.



### **Thank You**

A sincere thank you for members' expression of sympathy and support following the death of my father. The many cards and other forms of communication during this time has been helpful and much appreciated. It is great to work in a county with so many caring and concerned people.

Dan Mullins  
Horticulture Agent

## **RECIPES**

### **Summer Sunset Dinner**

Assorted fresh vegetables, such as: carrots, zucchini, broccoli, cauliflower, string beans, snap peas, etc.

1 c. rice

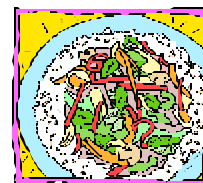
1 c. salsa

Cheddar cheese sauce

Sunflower seeds

1. Place rice, salsa and 1 cup water in plastic wrap covered microwaveable bowl. Cook on high temperature for 5 minutes or medium for 20 minutes.
2. Steam vegetables until crisp.
3. Fluff rice with fork, place on plate and arrange vegetables on rice.
4. Top with cheese sauce.
5. Sprinkle with sunflower seeds.

**Note:** This recipe could be adapted for meat eaters by adding chopped, cooked beef or chicken.



### Potluck Pasta Salad

1 pkg. (12 oz.) corkscrew pasta  
 1 can (20 oz.) pineapple chunks in juice  
 1 c. vegetable oil  
 ½ c. white vinegar  
 1 Tbsp. Dijon mustard  
 1 Tbsp. Worcestershire sauce  
 1 clove garlic, pressed  
 Salt and pepper to taste  
 3 c. cauliflower flowerets, broken up small  
 1 red bell pepper, seeded, chunked  
 1 c. whole almonds, toasted  
 1 c. cubed grilled chicken breast or leftover turkey breast

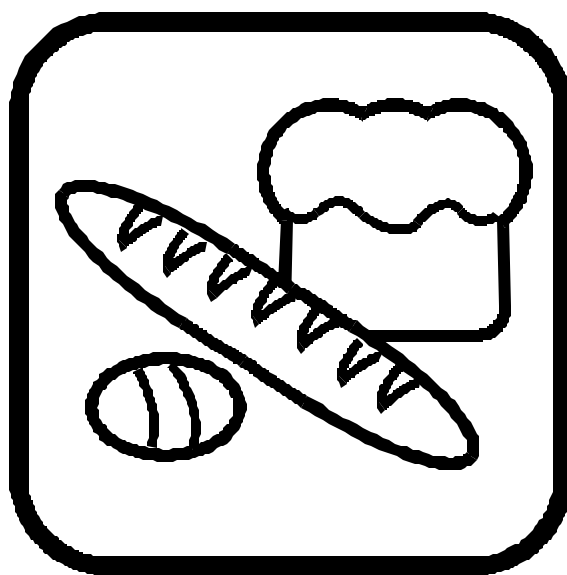
Cook noodles according to package directions. Drain pineapple; reserve 3 tablespoons juice for dressing. For dressing, combine reserved juice, oil, vinegar, mustard, Worcestershire sauce, garlic, salt and pepper in jar; shake well. Combine noodles and cauliflower in large bowl. Pour dressing over salad; toss to coat. Cover and marinate in refrigerator overnight. Add the red pepper, almonds and turkey or chicken; toss to coat. Optional: peas or red onion is good added in too.



### Easy Mexican Cornbread

3 boxes cornbread mix  
 1 13½ ounce can creamed corn  
 3 eggs  
 ¼ c. milk  
 1½ c. taco flavored shredded cheese  
 (or Mexican Blend)  
 Optional: 1 minced jalapeno and 2 tsp. chili powder

Mix all the ingredients together with a wooden spoon until just moistened. Spread in a 9 x 13 pan that has been coated with cooking spray. Bake at 350 degrees for about 20 minutes or until golden brown. Test by inserting a toothpick or tapping on the top to see if it's firm. Do not overcook or it will dry out. I prefer using a metal baking pan-if you use a glass pan it may take 10-15 minutes longer. Watch it carefully.



The use of trade name in this publication is solely for the purpose of providing specific information. It is not a guarantee, warranty, or endorsement of the product names and does not signify that they are approved to the exclusion of others.



Sincerely,

Linda K. Bowman, R.D., L. D.  
Extension Agent IV  
Family & Consumer Sciences  
Santa Rosa County

LKB:etc